

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 10/13/09.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Larry Crosby Bringham  
1402 West Ammon Way  
South Jordan, UT 84095

Kathleen Ann Sullivan Bringham  
1402 West Ammon Way  
South Jordan, UT 84095

Case Number:  
09-31244 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-3947  
xxx-xx-2789

Attorney for Debtor(s) (name and address):

Paul James Toscano  
10 Exchange Place  
Suite 614  
Salt Lake City, UT 84111  
Telephone number: (801)359-1313

Bankruptcy Trustee (name and address):

Joel T. Marker tr  
170 South Main Street  
Suite 800  
Salt Lake City, UT 84101  
Telephone number: (801) 521-4135

**Meeting of Creditors**

Date: **November 24, 2009**

Time: **11:30 am**

Location: **405 South Main Street, Suite 250, Salt Lake City, UT 84111**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 1/25/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 10/28/09

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-800-733-6740 or (801) 524-3107 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.08/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9A (10/05)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice/Note</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), (6), or (15), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 20 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Bankr.D.Ut. Rules 1007-2, 2003-1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within five days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 1088-2  
Case: 09-31244

User: dlj  
Form ID: rab9a

Page 1 of 1  
Total Noticed: 24

Date Rcvd: Oct 28, 2009

The following entities were noticed by first class mail on Oct 30, 2009.

db/jdb +Larry Crosby Bringhurst, Kathleen Ann Sullivan Bringhurst, 1402 West Ammon Way,  
South Jordan, UT 84095-2485

aty Dean A. Stuart, Bruce L. Richards & Associates, 1805 South Redwood Road, PO Box 25786,  
Salt Lake City, UT 84125-0786

aty +Paul James Toscano, 10 Exchange Place, Suite 614, Salt Lake City, UT 84111-5120

tr +Joel T. Marker tr, 170 South Main Street, Suite 800, Salt Lake City, UT 84101-1656

6671505 ARC Miners Club, LLC, PO Box 881069, San Diego, CA 92168-1069

6671504 Anthony Fernlund, et al, c/o Robinson, Seiler & Anderson, counsel, PO Box 1266,  
Provo, UT 84603-1266

6671507 BMW Bank of North America, PO Box 78066, Phoenix, AZ 85062-8066

6671509 +Dolphin Pools & Spas, 4678 South Highland Drive, Suite #1, Salt Lake City, UT 84117-5147

6671510 Global Connections, 5320 College Boulevard, Overland Park, KS 66211-1621

6671511 +Intermountain Medical Center, 5121 South Cottonwood Street, Murray, UT 84107-5701

6671513 +Joseph Sullivan, 3729 South Merrimac Circle, Stockton, CA 95219-3612

6671514 +Macy's/GEMB, PO Box 8122, Mason, OH 45040

6671516 +Mountain America CU/Doven Muehle, 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945

6671515 +Mountain America Credit Union, 660 South 200 East, Salt Lake City, UT 84111-3835

6671517 +R.C. Willey Home Furnishings, 2301 South 300 West, Salt Lake City, UT 84115-2516

6671518 +Sara Pfrommer, 2663 Little Kate Road, P.O.Box 3915, Park City, UT 84060-3915

6671519 +University of Utah Federal Credit Union, PO Box 58025, Salt Lake City, UT 84158-0025

6671521 +Westgate Resorts, 2801 Professional Parkway, Ocoee, FL 34761-2965

6671522 +Wild Willie's Yard Services, Inc., PO Box 17657, Holladay, UT 84117-0657

The following entities were noticed by electronic transmission on Oct 28, 2009.

6671503 +EDI: AMEREXPR.COM Oct 28 2009 19:03:00 American Express, PO Box 981537,  
El Paso, TX 79998-1537

6671506 +EDI: BANKAMER.COM Oct 28 2009 18:58:00 Bank of America, 4161 Piedmont Parkway,  
Greensboro, NC 27410-8119

6671508 +EDI: CHASE.COM Oct 28 2009 19:03:00 Chase, 800 Brooksedge Blvd.,  
Westerville, OH 43081-2822

6671512 EDI: IRS.COM Oct 28 2009 19:04:00 Internal Revenue Service,  
Attn Special Procedures, Mail Stop 5021, 50 South 200 East, Salt Lake City, UT 84111

6671520 +EDI: UTAHTAXCOMM.COM Oct 28 2009 18:58:00 Utah State Tax Commission, Attn Bankruptcy Unit,  
210 North 1950 West, Salt Lake City, UT 84134-9000

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 30, 2009

Signature:

